

HANFORD EMPLOYEE WELFARE TRUST

NOTICE OF HIPAA SPECIAL ENROLLMENT RIGHTS

Our records show that you are eligible to participate in the Hanford Employee Welfare Trust (HEWT). To participate in the benefits, you must complete an enrollment form and you may be required to pay a portion, or, if on COBRA, all of the premium.

A federal law called the Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires that the HEWT notify you about two very important provisions of the plan. The first is your right to enroll in the plan at times other than the plan's open enrollment periods under a "special enrollment" opportunity if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

SPECIAL ENROLLMENT PROVISIONS

Loss of Other Coverage. If you decline enrollment for yourself or for an eligible dependent (including your spouse) in the HEWT while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in the group health plan portions of the HEWT if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment in the HEWT within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Loss of Coverage for Medicaid or State Children's Health Insurance Program. If you decline enrollment for yourself or for an eligible dependent (including your spouse) in the HEWT while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in the group health plan portions of the HEWT if you and your dependents lose eligibility for that other coverage under Medicaid or the state children's health insurance program. However, you must request enrollment in the HEWT within 60 days after your or your dependents' coverage ends under Medicaid or state children's health insurance program.

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents in the group health plan portions of the HEWT. However, you must request enrollment in the HEWT within 30 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Medicaid or State Children's Health Insurance Program. If you or your dependents (including your spouse) become eligible for assistance under Medicaid or a state children's health insurance program, you may be able to enroll yourself and your dependents in the group health plan portions of the HEWT if you are eligible for coverage under the HEWT but not enrolled. However, you must request enrollment in the HEWT within 60 days after the date that you or your dependent is determined to be eligible for assistance.

All questions should be directed to Rhonda Renz, HEWT Administration, at Hanford Mission Integration Solutions, LLC, PO Box 943, H2-23, Richland, Washington 99352, or telephone number (509) 372-8284.